S/N 09/894,508 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: RODRIGUEZ ET AL. Examiner: M. MISIASZEK

Serial No.: 09/894,508 Group Art Unit: 3625

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Title: CONFIGURATION OPTIONS FOR TRANSACTION PROCESSING

INFORMATION DISCLOSURE STATEMENT (37 C.F.R. § 1.97(b))

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

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Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted before the mailing of a first Office Action after the filing of a Request for Continued Examination under 37 C.F.R. § 1.114 or a CPA under 37 C.F.R. § 1.53(d). Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. §1.98(a)(2), a copy of each foreign patent and/or a copy of each publication, other than U.S. patents and U.S. patent application publications, listed on the accompanying Form 1449 is enclosed.

In view of the waiver of the requirements of 37 C.F.R. §1.98(a)(2)(iii), a copy of each cited pending unpublished U.S. patent application that is stored in the Patent Office's Image File Wrapper (IFW) system is not provided. See MPEP 609.04(a)(II); see also 1287 O.G. 163 (October 19, 2004) ("Waiver of the Copy Requirement in 37 C.F.R. §1.98 for Cited Pending U.S. Patent Applications").

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art." Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please charge any additional fees or credit any overpayment to Deposit Account No. 13-2725.

Respectfully submitted,

MERCHANT & GOULD P.C. P.O. Box 2903 Minneapolis, Minnesota 55402-0903 (404) 954-5100

Date: January 26, 2010 /David Rodack/

David Rodack Reg. No. 47,034 DR:PLSkaw